

<b>FORM B1</b>		<b>United States Bankruptcy Court New Jersey District of</b>	
Name of Debtor (if individual, enter Last, First, Middle): Quinn, John M.		Name of Joint Debtor (Spouse) (Last, First, Middle): Quinn, Carol	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Soc. Sec./Tax I.D. No. (If more than one, state all): 158-52-5168		Soc. Sec./Tax I.D. No. (if more than one, state all): 140-64-0763	
Street Address of Debtor (No. & Street, City, State & Zip Code): 1582 Somers Point Rd. Egg Harbor Twp., NJ 08234		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1582 Somers Point Rd. Egg Harbor Twp., NJ 08234	
County of Residence or of the Principal Place of Business: Atlantic		County of Residence or of the Principal Place of Business: Atlantic	
Mailing Address of Debtor (if different from street address): PO Box 692 Pomona, NJ 08240		Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):			

<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)	
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 1121(e) <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			
<b>Statistical/Administrative Information/Estimates</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property, there will be no funds available for distribution to unsecured creditors			
Estimated Number of Creditors: 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/>			
Estimated Assets: \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/>			
Estimated Debts: \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/>			

**UNITED STATES BANKRUPTCY COURT**  
DISTRICT OF NEW JERSEY

Case # 01-10584 cGB	Chapter 7	# 000209516 - EG
Filed: 11:49 AM, 01/22/01	Camden	11:52 AM, January 22, 2001

Judge: Gloria Burns  
Trustee: Brian Thomas  
Debtor(s):  
John M. Quinn  
Carol Quinn

**First Meeting of Creditors**  
01:30 PM, February 16, 2001  
atlantic county/cape may county  
1423 Tilton Road  
Suite 5  
Northfield, NJ 08225

Code	Qty	Amount
NF	1	\$30.00
07	1	\$170.00

ORIGINAL

**TOTAL PAID: \$200.00**

From: Richard Sparaco  
Suite I-46  
1930 Route 70  
Cherry Hill, NJ 08003-0000

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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): John M. Quinn & Carol Quinn	FORM B1, Page 2
Location Where Filed: NONE	Case Number:	Date Filed:	
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;"><p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p><p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p><p>X <u></u> Signature of Debtor</p><p>X <u></u> Signature of Joint Debtor</p><p>Telephone Number (If not represented by attorney) <u>1/9/2001</u></p><p>Date</p></div><div style="width: 48%;"><p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p><p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p><p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p><p>X _____ Signature of Authorized Individual</p><p>_____ Printed Name of Authorized Individual</p><p>_____ Title of Authorized Individual</p><p>_____ Date</p></div></div>			
<div style="display: flex; justify-content: space-between;"><div style="width: 48%;"><p style="text-align: center;"><b>Signature of Attorney</b></p><p>X <u></u> Signature of Attorney for Debtor(s) RICHARD SPARACO, ESQ. RS-4669</p><p>Printed Name of Attorney for Debtor(s) Sparaco Law Offices</p><p>Firm Name 1930 Route 70 East - Suite I-46</p><p>Address Cherry Hill, N.J. 08003-4189</p><p>(856) 751-8888 Fax: (856) 751-8878</p><p>Telephone Number <u>1-10-01</u></p><p>Date</p></div><div style="width: 48%;"><p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p><p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p><p>_____ Printed Name of Bankruptcy Petition Preparer</p><p>_____ Social Security Number</p><p>_____ Address</p><p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p><p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p><p>X _____ Signature of Bankruptcy Petition Preparer</p><p>_____ Date</p><p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 1566.</p></div></div>			
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u></u> <u>1-10-01</u></p>			

(6/90)

# United States Bankruptcy Court

New Jersey District of

In re John M. Quinn, & Carol Quinn,  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 60,030.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured NonPriority Claims	YES	3		\$ 38,407.74	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,214.87
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,635.00
Total Number of Sheets in ALL Schedules ▶		16			
Total Assets ▶			\$ 60,030.00		
Total Liabilities ▶				\$ 38,407.74	

(10/89)

In re John M. Quinn, & Carol Quinn  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claim in the property only in Schedule C-Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
			Total ▶ \$	0.00

(Report also on Summary of Schedules.)

FORM 888  
 (10/89)

In re John M. Quinn, & Carol Quinn  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled, "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand Location: debtor's residence	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Location: Commerce Bank EHT, NJ	J	30.00
		Checking Account Location: Commerce Bank EHT, NJ	J	900.00
		Savings Account Location: Ocean City HSL EHT, NJ	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. Household goods and furnishings in storage Location: Friendship Bible Protestant Church 4004 Ocean Hgts Ave. EHT, NJ	J	1,000.00

FORM B6B - Cont.  
 (10/89)

In re John M. Quinn, & Carol Quinn  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal Clothing Location: debtor's residence	J	500.00
7. Furs and jewelry.		Diamond Ring Location: debtor's possession	W	5,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Retirement Plan Location: TIAA Cref Stockton College	H	50,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

FORM B6B - Cont.  
 (10/89)

In re John M. Quinn, & Carol Quinn,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1989 Chevy Van Astro 180,000 miles Location: debtor's residence	H	500.00
		1988 Dodge Caravan 150,000 miles Location: debtor's residence	H	1,000.00

FORM 86B -  
 Cont.  
 (10/89)

In re John M. Quinn, & Carol Quinn  
 Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1988 Lincoln Towncar 200,000 miles Location: debtor's residence	W	500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
		<u>0</u> continuation sheets attached	Total ▶	\$ 60,030.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)



(c/vv)

In re John M. Quinn, & Carol Quinn  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	Husband 11 U.S.C. § 522(d)(5)	100.00	100.00
Checking Account	Husband 11 U.S.C. § 522(d)(5)	30.00	30.00
Checking Account	Husband 11 U.S.C. § 522(d)(5)&(1)	900.00	900.00
Savings Account	Husband 11 U.S.C. § 522(d)(5)&(1)	500.00	500.00
Misc. Household goods and furnishings in storage	Husband 11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Personal Clothing	Husband 11 U.S.C. § 522(d)(3) Wife 11 U.S.C. § 522(d)(3)	250.00 250.00	500.00
Diamond Ring	Wife 11 U.S.C. § 522(d)(4)	11 USC 522(d)(5)	5,000.00
Retirement Plan	Husband 11 U.S.C. § 522(d)(10)(E)		50,000.00

(a)(9)

In re John M. Quinn, & Carol Quinn  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C - CONTINUATION PAGE

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1989 Chevy Van Astro 180,000 miles	Husband 11 U.S.C. §522(d)(5)&(1)		500.00
1988 Dodge Caravan 150,000 miles	Husband 11 U.S.C. §522(d)(2)		1,000.00
1988 Lincoln Towncar 200,000 miles	Wife 11 U.S.C. §522(d)(2)		500.00

FORM B6D  
 (8/90)

In re John M. Quinn, & Carol Quinn,  
 Debtor

Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					
ACCOUNT NO.							
		Value \$					
Subtotal - (Total of this page)						\$	

continuation sheets attached

B6E  
(Rev. 12/94)

In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A Complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Subtotal" on each sheet. Report the total of all claims on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Certain Farmers and fisherman

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

#### ☐ Deposits by individuals

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

#### ☐ Spousal or child support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to extent provided in 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

EXHIBIT 100 (ORIGINAL FORM 91) (7/97)

In re John M. Quinn, & Carol Quinn  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>372123713692002</u> American Express PO Box 1270 Newark, NJ 07101-1270	H	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$101.60
ACCOUNT NO. <u>4621200680763817</u> Associates MasterCard Associates National Bank P.O. Box 142319 Irving, TX 75014-2319	H	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$2,194.37
ACCOUNT NO. <u>4746830004435583</u> Bank of America PO Box 53137 Phoenix, AZ 85072-3137	W	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$2,916.91
ACCOUNT NO. <u>4121741462683496</u> Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	W	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$59.06

2

continuation sheets attached

Subtotal ► \$ 5,271.94

Total ► \$

(Report total also on Summary of Schedules)

FORM B6F-Cont. (Official Form 6F) (9/97)

In re John M. Quinn, & Carol Quinn, Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4128003327362441 Citibank Visa Po Box 8106 S. Hackensack, NJ 07606-8106	W	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$1,975.86
ACCOUNT NO. 6011001709527768 Discover c/o Greenwood Trust Company P.O. Box 6013 Dover, DE 19903-6013	J	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$2,466.63
ACCOUNT NO. 5437000288421839 GM MasterCard P.O. Box 80082 Salinas, CA 93912-0082	H	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$7,838.46
ACCOUNT NO. 5499454150116164 Household Credit Services P.O. Box 80027 Salinas, CA 93912-0027	J	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$4,331.27
ACCOUNT NO. 5401268851030665 MBNA America P.O. Box 15026 Wilmington, DE 19850-5026	H	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$7,918.21
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) \$ 24,530.43 Total \$

(Use only on last page of the completed Schedule F)  
 (Report total also on Summary of Schedules)

**FORM B6F-Cont. (Official Form 6F) (9/97)**

In re John M. Quinn, & Carol Quinn, Case No. \_\_\_\_\_  
 Debtor (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>5329039570085689</u> MBNA America P.O. Box 15026 Wilmington, DE 19850-5026	W	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$4,166.82
ACCOUNT NO. <u>992525084</u> No. America Capital Corp. PO Box 5199 Buffalo, NY 14240	J	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$4,058.27
ACCOUNT NO. <u>4031150400562771</u> Providian Bancorp First Deposit National Bank P.O. Box 9554 Manchester, NH 03108-9554	H	Date incurred: 1994 to 1998 Consideration: Various Consumer Items				\$380.28
ACCOUNT NO.						
ACCOUNT NO.						
Subtotal (Total of this page) ▶						\$ 8,605.37
Total ▶						\$ 38,407.74

Sheet no. 2 of 2 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F)

(Report total also on Summary of Schedules)

(10/02)

In re John M. Quinn, & Carol Quinn  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



(unlaw)

In re John M. Quinn, & Carol Quinn  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

FD-204 (6/90)

In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	John P. Quinn	15	son
	Danielle G. Quinn	6	daughter
	George D. Quinn	1	son
<b>EMPLOYMENT:</b>		<b>DEBTOR</b>	
Occupation		Professional Teaching Staff	
Name of Employer		Stockton College	
How long employed		11 years	
Address of Employer		Jimmie Leeds Rd. Pomona, NJ 08240	
		<b>SPOUSE</b>	

Income: (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)  
Estimated monthly overtime

DEBTOR SPOUSE

\$ 4,475.83 \$ - 0 -

\$ - 0 - \$ - 0 -

\$ 4,475.83 \$ - 0 -

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify: Pension)

\$ 937.34 \$ - 0 -

\$ 57.39 \$ - 0 -

\$ 43.05 \$ - 0 -

\$ 223.16 \$ - 0 -

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 1,260.95 \$ - 0 -

TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,214.87 \$ - 0 -

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ - 0 - \$ - 0 -

Income from real property

\$ - 0 - \$ - 0 -

Interest and dividends

\$ - 0 - \$ - 0 -

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

\$ - 0 - \$ - 0 -

Social security or other government assistance  
(Specify)

\$ - 0 - \$ - 0 -

Pension or retirement income

\$ - 0 - \$ - 0 -

Other monthly income

\$ - 0 - \$ - 0 -

(Specify)

\$ - 0 - \$ - 0 -

TOTAL MONTHLY INCOME

\$ 3,214.87 \$ 0.00

TOTAL COMBINED MONTHLY INCOME \$ 3,214.87

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re John M. Quinn, & Carol Quinn,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	- 0 -
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is Property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	200.00
Water and sewer	\$	- 0 -
Telephone	\$	80.00
Other _____	\$	- 0 -
Home maintenance (repairs and upkeep)	\$	50.00
Food	\$	760.00
Clothing	\$	140.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	620.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	- 0 -
Charitable contributions	\$	50.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	- 0 -
Life	\$	- 0 -
Health	\$	- 0 -
Auto	\$	105.00
Other _____	\$	- 0 -
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	- 0 -
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	- 0 -
Other _____ Auto Repair	\$	100.00
Other _____	\$	- 0 -
Alimony, maintenance, and support paid to others	\$	- 0 -
Payments for support of additional dependents not living at your home	\$	510.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	- 0 -
Other _____ Grad School Tuition	\$	1,000.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>3,685.00</b>

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	N.A.
B. Total projected monthly expenses	\$	N.A.
C. Excess income (A minus B)	\$	N.A.
D. Total amount to be paid into plan each _____ N.A.	\$	N.A.
(interval)		

(6/90)

In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets,  
and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 1/9/2001

Signature [Signature]  
JOHN M. QUINN Debtor

Date 1/9/2001

Signature [Signature]  
CAROL QUINN (Joint Debtor, if any)

[If joint case, both spouses must sign]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**NEW JERSEY DISTRICT OF**

In re John M. Quinn, & Carol Quinn  
(Name)  
Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. **If the answer to any question is "None," or the question is not applicable, mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**None 1. Income from employment or operation of business**



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT**

**SOURCE (if more than one)**

Debtor, Yr to date:	\$2,145.00
Debtor, 2000:	\$72,000.00
Debtor, 1999:	\$70,000.00

Spouse, Yr to date: \$0.00  
Spouse, 2000: \$0.00  
Spouse, 1999: \$0.00

---

None **2. Income other than from employment or operation of business**



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Codebtors other income 1999-2000: \$5,000.00	Unemployment benefits

---

None **3. Payments to creditors**



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

---

None



b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
---	-------------------	-------------	--------------------

None **b.** Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

None **5. Repossessions, foreclosures and returns**

☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OR REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

None **6. Assignments and receiverships**

☒ **a.** Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

None **b.** List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	---

None **7. Gifts**

☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

None **8. Losses**

- ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	-----------------

None **9. Payments related to debt counseling or bankruptcy**

- ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case or since the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Richard Sparaco, Esq. Sparaco Law Offices 1930 Route 70 East - Suite I-46 Cherry Hill, N.J. 08003-4189	1/6/01	950
Cornerstone Credit Couns. PO Box 1127 San Ramon, CA 94583	1/00 to 1/01	Unknown Fees for Credit Counselling Service

None **10. Other transfers**

- ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

None **11. Closed financial accounts**

- ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--



Ocean City HS&L  
EHT, NJ

Savings  
Final Balance: 100.00

100.00  
July 2000

None 12. **Safe deposit boxes**

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAME AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	--	-------------------------------	---

None 13. **Setoffs**

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

None 14. **Property held for another person**

- ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

None 15. **Prior address of debtor**

- ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
552 Holly Brook Rd. Absecon, NJ 08201		1/98 to 8/99

708 Sterling PL.  
Brigantine, NJ 08304

8/99 to 9/99

**Questions 16-21 are NOT APPLICABLE and therefore not included on this Statement of Affairs**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 1/9/2001

Signature  
of Debtor

X  
JOHN M. QUINN

Date 1/9/2001

Signature  
of Joint Debtor  
(if any)

Carol Quinn  
CAROL QUINN

0 continuation sheets attached

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both 18 U.S.C. § 152 and 3571**

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

(9/97)

**Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION****UNITED STATES BANKRUPTCY COURT  
NEW JERSEY DISTRICT OF**In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_

Chapter Chapter 7**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.***Description of Property****Creditor's name**

None

*b. Property to Be Retained.**[Check any applicable statement]*

Description of property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None				

Date: 1/9/2001
  
 Signature of Debtor JOHN M. QUINN
**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: \_\_\_\_\_

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
 Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy*

**UNITED STATES BANKRUPTCY COURT  
NEW JERSEY DISTRICT OF**

In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_

Chapter Chapter 7

**DISCLOSURE OF COMPENSATION - Rule 2016(b)**

RICHARD SPARACO, ESQ. of SPARACO LAW OFFICES pursuant to Bankruptcy Rule 2016(b)  
and 11 U.S.C. §329(a), states as follows:

1. During the one-year period prior to the filing of this case, the above-named debtor has paid to  
SPARACO LAW OFFICES the sum of \$750.00 for services rendered and costs incurred in  
contemplation of and in connection with this case, and as a retainer which includes a filing fee of  
\$200.00.

2. SPARACO LAW OFFICES has not shared or agreed to share such compensation with any other  
person except as among its members.

DATED: 1-10-01

  
\_\_\_\_\_  
RICHARD SPARACO, ESQ. RS-4669, a member of  
SPARACO LAW OFFICES  
Attorneys for Debtor

Richard Sparaco, Esq.  
Sparaco Law Offices  
1930 Route 70 East - Suite I-46  
Cherry Hill, N.J. 08003-4189  
(856) 751-8888  
Fax: (856) 751-8878

**UNITED STATES BANKRUPTCY COURT  
NEW JERSEY DISTRICT OF**

In re John M. Quinn, & Carol Quinn,  
Debtor

Case No. \_\_\_\_\_

Chapter Chapter 7

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true,  
correct and complete to the best of my knowledge.

Dated: 1/9/2001

Debtor

  
JOHN M. QUINN

Joint Debtor

  
CAROL QUINN

Richard Sparaco, Esq.  
Sparaco Law Offices  
1930 Route 70 East - Suite I-46  
Cherry Hill, N.J. 08003-4189  
(856) 751-8888  
Fax: (856) 751-8878

American Express  
PO Box 1270  
Newark, NJ 07101-1270

Associates MasterCard  
Associates National Bank  
P.O. Box 142319  
Irving, TX 75014-2319

Bankof America  
PO Box 53137  
Phoenix, AZ 85072-3137

Capital One Services  
P.O. Box 85015  
Richmond, VA 23285-5015

Citibank Visa  
Po Box 8106  
S. Hackensack, NJ 07606-8106

Discover  
c/o Greenwood Trust Company  
P.O. Box 6013  
Dover, DE 19903-6013

GM MasterCard  
P.O. Box 80082  
Salinas, CA 93912-0082

Household Credit Services  
P.O. Box 80027  
Salinas, CA 93912-0027

MBNA America  
P.O. Box 15026  
Wilmington, DE 19850-5026

MBNA America  
P.O. Box 15026  
Wilmington, DE 19850-5026

No. America Capital Corp.  
PO Box 5199  
Buffalo, NY 14240

Providian Bancorp  
First Deposit National Bank  
P.O. Box 9554  
Manchester, NH 03108-9554